

OSB FINANCIAL SERVICES, INC.

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 2950257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$382	\$401	5.1%		
Loans	\$237	\$244	2.8%		
Construction & development	\$14	\$11	-21.3%		
Closed-end 1-4 family residential	\$104	\$103	-1.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$27	\$17	-36.6%		
Commercial & Industrial	\$25	\$32	25.8%		
Commercial real estate	\$57	\$61	7.0%		
Unused commitments	\$29	\$35	23.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$91	\$101	11.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$28	8.0%		
Cash & balances due	\$7	\$12	66.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$343	\$360	5.0%		
Deposits	\$327	\$348	6.4%		
Total other borrowings	\$14	\$10	-28.5%		
FHLB advances	\$14	\$10	-28.5%		
Equity					
Equity capital at quarter end	\$39	\$41	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.4%	--		
Tier 1 risk based capital ratio	16.1%	15.8%	--		
Total risk based capital ratio	17.1%	16.9%	--		
Return on equity ¹	-9.0%	10.5%	--		
Return on assets ¹	-0.9%	1.1%	--		
Net interest margin ¹	4.3%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	479.2%	454.2%	--		
Loss provision to net charge-offs (qtr)	277.8%	294.1%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.1%	1.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.3%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.2%	0.1%	--
Commercial & Industrial	0.0%	0.1%	0.0%	0.0%	--
Commercial real estate	0.2%	0.3%	0.0%	0.0%	--
Total loans	0.2%	0.2%	0.0%	0.0%	--